



Monica J. Lindeen
Commissioner of Securities & Insurance
Montana State Auditor
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Life and Disability Rate Filings

General Information

State Auditor/Commissioner	Monica J. Lindeen
Regulatory Agency	Commissioner of Securities & Insurance, Montana State Auditor
Mailing Address	840 Helena Avenue Helena, MT 59601
General Numbers	Phone: (406) 444-2040 (800) 332-6148 (in-state only) Fax: (406) 444-3497
Office Hours	M to F 8:00 am - 5:00 pm MST
Website	www.csi.mt.gov

Important Contacts

Role	Contact	Phone	E-mail Address
Deputy Insurance Commissioner	Greg Dahl	(406) 444-2040	gdahl@mt.gov
Property and Casualty Actuary (rates & rules) Rates Bureau Chief	Mari Kindberg	(406) 444-5220	mkindberg@mt.gov
Life and Health Actuary	Margaret Miksch	(406) 444-3848	mmiksch@mt.gov
Forms Bureau Chief	Rosann Grandy	(406) 444-3443	rgrandy@mt.gov

The types of insurance for which premium rate filings are required to be submitted are:
(1) Medicare Supplement Insurance; (2) Credit Life and Credit Disability Insurance; and
(3) Long-Term Care Insurance.

It is preferred that life and disability rate filings be filed via SERFF. Rate filings are also accepted via e-mail or fax. If a filing is made by paper through regular mail, submit the following:

- 2 copies of transmittal or cover letter describing the nature of the filing along with a self-addressed, stamped return envelope.
- One complete copy of the rates and supporting data.
- A self-addressed, stamped return envelope with every response to the department's inquiries.



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For SERFF, e-mailed, faxed and paper life and disability rate filings, please submit the following:

- Rates and forms filings should be submitted separately. When forms and rates are submitted in the same filing, response to the submission from the insurance division is necessarily slower.
- All new rate filings should provide substantiating data to justify the reasonableness of the filed rates.
- Medicare supplement rate increase filings should include loss ratio experience by plan for both national and Montana-only experience.
- All rate filings should include national and Montana-only loss ratio experience, substantiating data to justify the requested rate increase and the reasonableness of the increased rates, and the number of national and Montana-only insureds who would be affected by the rate increase.
- All rate filings must include the form number(s) of the insurance contract to which the filed rates apply. Include information on how to access the contract or submit a copy of the contract with the rate filing.
- Filing fees are not required.